

PLATO HOLDINGS, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3090842	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$83	\$83	-0.3%		
Loans	\$71	\$71	0.3%		
Construction & development	\$5	\$4	-25.8%		
Closed-end 1-4 family residential	\$16	\$16	0.8%		
Home equity	\$6	\$7	16.9%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-18.5%		
Commercial & Industrial	\$22	\$23	1.9%		
Commercial real estate	\$13	\$13	-2.9%		
Unused commitments	\$8	\$9	15.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$5	30.0%		
Cash & balances due	\$4	\$3	-12.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$76	\$75	-1.0%		
Deposits	\$66	\$67	2.7%		
Total other borrowings	\$10	\$7	-26.6%		
FHLB advances	\$10	\$7	-26.3%		
Equity					
Equity capital at quarter end	\$8	\$8	7.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.7%	--		
Tier 1 risk based capital ratio	11.6%	12.4%	--		
Total risk based capital ratio	12.9%	13.7%	--		
Return on equity ¹	-36.0%	3.7%	--		
Return on assets ¹	-3.4%	0.4%	--		
Net interest margin ¹	3.9%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	61.5%	80.1%	--		
Loss provision to net charge-offs (qtr)	227.9%	47.1%	--		
Net charge-offs to average loans and leases ¹	2.1%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.6%	6.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.7%	1.9%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.0%	0.0%	--
Commercial & Industrial	7.8%	4.0%	0.1%	1.3%	--
Commercial real estate	1.6%	3.9%	0.0%	1.4%	--
Total loans	3.5%	2.5%	0.5%	0.7%	--